United States Bankruptcy Court	
Eastern District of North Carolina Wilmington Division	
Willington Division	

	Wilmington Division				
Debtor 1	Joyce M Loney	Social Security number or ITIN xxx-xx-2564			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
		Date case filed for chapter 13 11/8/16			
Case number:	16-05804-5-SWH				

## Official Form 309I Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joyce M Loney	
2. All other names used in the last 8 years		
3. Address	4956 Long Beach Rd, SE Ste 14 Southport, NC 28461	
4. Debtor's attorney Name and address	Joyce M Loney 4956 Long Beach Rd, SE Ste 14 Southport, NC 28461	Contact phone: 910–477–2757
5. Bankruptcy trustee Name and address	Joseph A. Bledsoe III PO Box 1618 New Bern, NC 28563	Contact phone: 252 633-0074
6. Bankruptcy clerk's office  Documents in this case may be filed at this address.  You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	300 Fayetteville Street, 4th Floor P.O. Box 791 Raleigh, NC 27602	Office Hours: 8:30 a.m. – 4:30 p.m. Contact phone: 919–856–4752 Date: 11/8/16

For more information, see page 2

Debtor Joyce M Loney Case number 16-05804-5-SWH

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7.	7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 19, 2016 at 11:45 AM	Location:
		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	USBA Creditors Meeting Room, Alton Lennon Federal Bldg., Room 125, 2 Princess Street, Wilmington, NC 28401
	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/17/17
		<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
		Deadline for all creditors to file a proof of clain (except governmental units):	Filing deadline: 3/20/17
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/8/17
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's <a href="https://www.nceb.uscourts.gov">www.nceb.uscourts.gov</a> or any bankruptcy clerk's office. Alt the above website by accessing the Proof of Claim section. Complete a paper claim form.	ernatively, the claim may be filed electronically on
		If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.	
		Secured creditors retain rights in their collateral regardless or claim submits the creditor to the jurisdiction of the bankruptor. For example, a secured creditor who files a proof of claim mincluding the right to a jury trial.	y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	
9.	Filing of plan	The debtor has not filed a plan as of this date. A copy of the confirmation will be sent separately.	olan or summary and a notice of the hearing on
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad- extend the deadline in this notice. Consult an attorney familia questions about your rights in this case.	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and deb according to a plan. A plan is not effective unless the court c plan and appear at the confirmation hearing. A copy or summ later, and if the confirmation hearing is not indicated on this r hearing. The debtor will remain in possession of the property unless the court orders otherwise.	onfirms it. You may object to confirmation of the nary of the plan, if not enclosed, will be sent to you notice, you will be sent notice of the confirmation
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	